REMARKS

Summary

Claims 22 and 41-65 stand rejected. Applicant has amended Claim 22. No new matter has been added as a result of the amendment to Claim 22. Support for the amendment has its basis at least at page 185 of the specification. Claims 22 and 41-65 are pending after entry of this amendment.

Rejection of Claims

Claims 22 and 41-64 are rejected under 35 U.S.C. 102(e) as being anticipated by Borghesi et al. (U.S. Patent 5,950,169).

Claim 22 is amended to clarify that the server component includes the event processor, that the server component is configured to allow each of the plurality of users to retrieve and enter data in one of the plurality of levels simultaneously, where the event processor maintains clear encapsulation from system responsibilities and after identifying data events, determines an appropriate response and identifies the system component that will process the data event. No new matter has been added as a result of this amendment.

In contrast to the plurality of users, Borghesi discloses that only one user at a time may process a claim, even though all of the users may be networked. In fact, Borghesi states that "the home office preferably holds the mastercopy of each insurance datafile unless the assigned appraiser, DRP shop or independent appraiser is working on the specific insurance claim assignment..." *See* Col. 6, ll. 1-4. Therefore, Borghesi teaches that the mastercopy of each datafile is transmitted to the specific user working on the specific claim assignment.

Borghesi is different than the arrangement of Claim 22. As stated above, Borghesi does not permit the simultaneous entering of data by the users since the assigned appraiser, the DRP shop or an independent appraiser may have the file, making it inaccessible to others at the same time. In the arrangement of Claim 22, the

data files are available for the retrieval and entering of data into one of the plurality of levels by each of the plurality of users simultaneously. For at least for this reason, Borghesi does not anticipate or teach Claim 22.

The rejection asserts that the event processor in Borghesi is the local terminal that interacts with the data components. Again, this is different than the arrangement of Claim 22, because the event processor is recited in Claim 22 as part of the server, and the event processor maintains encapsulation from system responsibilities. Further, the event processor, as recited in Claim 22, interacts with the data component, identifying events that affect the data in the claim folder, determining a response, and identifies the component that will process the data event. The Borghesi reference does not expressly disclose that the local terminal determines the appropriate system component that will process the data event occurring from a change in data on the mastercopy of the datafile. For this reason too, Borghesi does not anticipate or teach the arrangement of Claim 22.

Another reason Claim 22 is not anticipated by Borghesi is that Borghesi fails to disclose the function and method by which the task engine is configured to automatically generate a list of tasks to be performed. Borghesi teaches the entering of events and that the events may be stored. Borghesi also teaches that events may be automatically updated by a pre-determined trigger, but does not disclose how this will be accomplished and does not disclose a task engine in a server to perform this function. When the event processor recited in Claim 22 identifies the task engine as an appropriate system component to enable the claim to be processed, the task engine evaluates the event, determines the claim characteristics and matches those characteristics to the task and automatically generates a list of tasks. The tasks will be directed to one of the plurality of users handling the insurance claim and a workflow will be directed for the processing of the claim. Borghesi does not disclose or anticipate a task engine in a server that performs this function. For this reason as well, Borghesi does not anticipate or teach the arrangement of Claim 22.

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Claims 41-46, 52-54, 56 and 58 were rejected as being limited to specific types of information displayed. Each of these claims is a dependent claim, depending on Claim 22 either directly or indirectly. As such, the dependent claims encompass each and every element of Claim 22. Claims 41-46, 52-54, 56 and 58 particularly claim what information is displayed on those levels in conjunction with all of the elements of amended Claim 22. In particular, and as recited in Claim 22, the levels will be interactively displayed to a plurality of users. Therefore, Applicants respectfully submit that these claims now overcome the rejection.
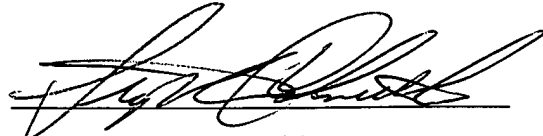
Claims 47-49, 50-51, 55, 57, 59, 60-64 also stand rejected as being anticipated by Borghesi. Independent Claim 22 has been amended. Moreover, Claims 47-49, 50-51, 55, 57, 59, 60-64 are dependent claims with direct or indirect dependency on Claim 22 and now include all of the elements of amended Claim 22. Applicants respectfully submit that these claims now overcome the rejection.

Claim 65 is rejected under 35 U.S.C. § 103(a) as being unpatentable over Borghesi et al. (U.S. Patent 5,950,169) in view of Tibbets et al. (U.S. Patent 6,158,044). Claim 65 is indirectly dependent upon Claim 22. Claim 22 has been amended. Claim 65, at the very least, includes all of the elements of amended Claim 22. Applicants respectfully submit that Claim 65 now overcomes the rejection.

Conclusion

In view of the response, Applicants respectfully submit that all of the pending claims are in condition for allowance and seek an early allowance thereof. If for any reason the Examiner is unable to allow the application in the next Office Action and believes that a telephone interview would be helpful to resolve any remaining issues, he is respectfully requested to contact the undersigned attorney.

Respectfully submitted,

Stephen Charles Smith
Registration No. 53,617
Attorney for Applicants

BRINKS HOFER GILSON & LIONE
P.O. BOX 10395
CHICAGO, ILLINOIS 60610
(312) 321-4200